

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JILL N. MCGINNIS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:22-20931 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/13/2022 and confirmed on 6/21/22 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		12,600.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		12,600.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,400.00	
Trustee Fee	681.81	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,081.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ROCKET MORTGAGE LLC FKA QUICKEN	0.00	0.00	0.00	0.00
	Acct: 9820				
	*** NONE ***				

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JILL N. MCGINNIS	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	4,400.00	4,400.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC	6,528.13	1,204.90	0.00	1,204.90
	Acct: 6129				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,995.57	737.46	0.00	737.46
	Acct: 7183				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,387.79	625.29	0.00	625.29
	Acct: 6633				
	QUANTUM3 GROUP LLC - AGENT FOR C	948.42	175.05	0.00	175.05
	Acct: 5850				
	MERRICK BANK	4,201.55	775.48	0.00	775.48
	Acct: 6151				
	EASY PAY	823.19	151.93	0.00	151.93
	Acct: 0140				
	EXCELA HEALTH	0.00	0.00	0.00	0.00
	Acct:				
	EXCELA HEALTH	0.00	0.00	0.00	0.00
	Acct: 0043				
	FIRST COMMONWEALTH BANK(*)	0.00	0.00	0.00	0.00
	Acct: 7212				
	KOHL'S	0.00	0.00	0.00	0.00
	Acct: 2928				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9610				
	LVNV FUNDING LLC	1,313.85	242.50	0.00	242.50
	Acct: 2812				
	CAPITAL ONE BANK (USA) NA BY AMERIC	5,462.78	1,008.27	0.00	1,008.27
	Acct: 9395				
	LVNV FUNDING LLC	405.57	74.86	0.00	74.86
	Acct: 1130				
	LVNV FUNDING LLC	710.00	131.04	0.00	131.04
	Acct: 7433				
	LVNV FUNDING LLC	2,003.71	369.82	0.00	369.82
	Acct: 8664				
	LVNV FUNDING LLC	3,183.87	587.65	0.00	587.65
	Acct: 1658				
	LVNV FUNDING LLC	3,173.66	585.76	0.00	585.76
	Acct: 7850				
	LVNV FUNDING LLC	2,658.36	490.66	0.00	490.66
	Acct: 6977				
	TD BANK USA NA**	1,907.01	351.98	0.00	351.98
	Acct: 4154				
	ASHLEY FUNDING SVCS LLC	30.00	5.54	0.00	5.54
	Acct: 5120				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2812				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					7,518.19
TOTAL PAID TO CREDITORS					7,518.19

TOTAL CLAIMED
PRIORITY 0.00
SECURED 0.00
UNSECURED 40,733.46

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JILL N. MCGINNIS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:22-20931 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jill N. McGinnis
Debtor

Case No. 22-20931-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:

Recip ID	Recipient Name and Address
db	+ Jill N. McGinnis, 260 Mt. Olive Road, Champion, PA 15622-4055
sp	+ Jennifer M. Casini, Casini & Geibig, LLC, 815 B Memorial Blvd, Connellsville, PA 15425-2665
15481215	+ Excelsa Health, PO Box 640886, Pittsburgh, PA 15264-0886
15481216	+ Excelsa Health Frick, PO Box 645758, Pittsburgh, PA 15264-5255
15490228	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 03:56:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498018	Email/PDF: resurgentbknotifications@resurgent.com	May 28 2025 04:08:12	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15481206	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 04:08:09	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15481203	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 04:18:56	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15492794	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 04:08:13	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15481209	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 28 2025 03:50:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15481210	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 28 2025 03:50:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15481211	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 28 2025 03:57:35	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
15481212	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 28 2025 03:57:15	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15481222	Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:19	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15481213	Email/Text: operationsclerk@easypayfinance.com	May 28 2025 03:49:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
15481214	Email/Text: operationsclerk@easypayfinance.com	May 28 2025 03:49:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
15481218	+ Email/Text: SAABankruptcy@fcbanking.com		

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

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Total Noticed: 45

		May 28 2025 03:50:00	First Commonwealth Bank, Attn: Legal Department, 601 Philadelphia St, Indiana, PA 15701-3952
15481217	+ Email/Text: SAABankruptcy@fcbanking.com	May 28 2025 03:50:00	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15481220	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 03:56:54	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15481219	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 04:08:42	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15494943	Email/PDF: resurgentbknotifications@resurgent.com	May 28 2025 04:08:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15488963	Email/PDF: MerrickBKNotifications@Resurgent.com	May 28 2025 04:08:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15481221	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:35	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
15497714	Email/Text: bnc-quantum@quantum3group.com	May 28 2025 03:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15481224	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:23	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481223	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:57:53	Syncb/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15481225	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 03:56:54	Syncb/walmart, P.O. Box 31293, Salt Lake City, UT 84131-0293
15481226	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:56:47	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15481624	^ MEBN	May 28 2025 03:49:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15481228	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:14	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481227	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:57:23	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15481229	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:19:06	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15481230	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:21	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481232	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:25	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481231	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:15	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
15481234	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:56:49	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481233	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:56:25	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15481235	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:27	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15481236	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:25	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15481238	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:56:25	Synchrony/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481237	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:30	Synchrony/Ebates, Po Box 965024, Orlando, FL

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 45

32896-5024

15498424 + Email/Text: bncmail@w-legal.com

May 28 2025 03:50:00

TD Bank USA, N.A., C O WEINSTEIN &
RILEY, PS, 2001 WESTERN AVENUE, STE
400, SEATTLE, WA 98121-3132

15481240 + Email/Text: bncmail@w-legal.com

May 28 2025 03:50:00

Target Nb, C/O Financial & Retail Services,
Mailstop BT PO Box 9475, Minneapolis, MN
55440-9475

15481239 + Email/Text: bncmail@w-legal.com

May 28 2025 03:50:00

Target Nb, Po Box 673, Minneapolis, MN
55440-0673

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15481207	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15481208	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15481204	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15481205	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
intp	##+	Patrick McGinnis, 426 Amos Avenue, Portage, MI 49002-0419

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Brian P. Cavanaugh	on behalf of Interested Party Patrick McGinnis bcavanaugh@tdc-law.com bpcsecretary@greensburglaw.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Jill N. McGinnis julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5